CLAIMS

What is claimed is:

5   1. A computer program product having a plurality of program steps to be executed on a
computer to receive and route credit applications, said computer being accessible by one
or more funding sources via a communication channel, said program product comprising:

means for receiving a credit application from at least one remote application input
10   location;

means for monitoring the data flow of said communication channel; and

means for automatically and selectively forwarding said received credit application to
15   said one or more funding sources by standardized facsimile service should said
communication channel fail.

2. A computer program product as in claim 1 further comprising means for receiving a
funding decision from said one or more funding sources.
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3. A method to be executed on a computer to receive and route credit applications, said computer being accessible by one or more funding sources via a communication channel, said method comprising the steps of:

5   receiving a credit application from at least one remote application input location;

monitoring the data flow of said communication channel;

should said communication channel fail, automatically and selectively forwarding said

10   received credit application to said one or more funding sources by standardized facsimile service.

4. A method as in claim 1 further comprising the step of receiving a funding decision from said one or more funding sources.

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5. An apparatus to receive and route credit applications, said apparatus being accessible by one or more funding sources via a communication channel, said apparatus comprising:

a processor configured to:

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receive a credit application from at least one remote application input location;

monitor the data flow of said communication channel; and

automatically and selectively forward said received credit application to said one or more

funding sources by standardized facsimile service should said communication channel

fail.

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6. An apparatus as in claim 5 wherein said processor is further configured to receive a

funding decision from said one or more funding sources.